



# BUSINESS RATE & FEE SCHEDULE

The rates, fees, and forms applicable to your account at the Credit Union are provided in this Rate & Fee Schedule. The Credit Union may offer other rates for those accounts from time to time.

**Effective Date:** February 1, 2019

## RATE SCHEDULE

**Business Savings**       **Business Second Savings**       **Business Checking**

### DIVIDENDS

Dividend Rate	0.050%	0.050%	0.000% (for balances < \$300) 0.000% (for balances ≥ \$300)
Annual Percentage Yield	0.05% APY	0.05% APY	0.00% APY (for balances < \$300) 0.00% APY (for balances ≥ \$300)
Dividends Compounded	Monthly	Monthly	Monthly
Dividends Credited	Monthly	Monthly	Monthly
Dividend Period	Calendar Month	Calendar Month	Calendar Month

### BALANCE REQUIREMENTS

Minimum Opening Deposit	\$ 5.00	\$ 10.00	\$ 100.00
Minimum Balance to avoid a \$ 5.00 monthly service fee			\$ 300.00
Minimum Balance to Earn the Stated APY	\$ 5.00*		\$ 300.00
Balance Method	Average Daily Balance	Average Daily Balance	Average Daily Balance

### ACCOUNT LIMITATIONS

See Section 7 of the Business Membership and Account Agreement      Account transfer limitations apply

## FEE SCHEDULE

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Effective Date indicated on this Rate and Fee Schedule. The account rate may change after the account is opened. Any fees assessed could reduce the earnings on your account. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

#### Membership

- Membership Share Requirement\*      \$ 5.00 / Business Savings
- Inactive Account      \$ 5.00 / month  
(no activity after two years)

#### Checking Account

- Check Orders      At cost
- Deposits Received After Overdraft      \$ 10.00 / item
- NSF Fee – Insufficient Funds      \$ 25.00 / item  
(Check, ATM, ACH, Bill Payer)
- Overdraft Transfer (from savings)      \$ 2.00 / item
- Paid Item Fee      \$ 25.00 / item  
(Check, ATM, ACH, Bill Payer)

#### Processing Legal Orders

- Backup Withholding      \$ 15.00
- Garnishment, Levy & Subpoena      \$ 50.00 / item

#### Wire Transfers

- Incoming      Waived
- Outgoing – domestic      \$ 35.00
- Outgoing – international      Not Offered

#### Miscellaneous

- Checking Balance Under \$ 300.00      \$ 5.00 / month
- Abandoned Property Fee      \$ 35.00 / account
- Account Closing (within 6 months)      \$ 25.00
- Account Reconciliation      \$ 25.00 / hour
- Account Research      \$ 25.00 / hour
- Coin Bank      5% Fee
- Collection Item Fee      \$ 20.00 / item
- Foreign Item Check Collection Fee      \$ 25.00 / item
- Notary Fee      \$ 5.00 / document
- Printed Copies – Documents, Statements, Checks & Other Items      \$ 2.00 per item / \$ 2.00 per page if research required
- Return Item(s) (deposited/cashed items)      \$ 15.00 / item
- Returned Mail Fee      \$ 5.00 per month
- Stop Payment – Teller Check, ACH, Checking, ACH Revocation      \$ 15.00 / item
- Teller Check(s) to 3<sup>rd</sup> Party (One free per day)      \$ 2.00 / check

#### ATM/Check Card

- International Transaction Fee      Up to 1% of transaction value
- Non APFCU ATM Withdrawal Fee      \$ 1.00 / withdrawal after five(5) per month
- Replacement Card      \$ 10.00 / card
- Rush Order Fee (Check Card Only)      \$ 35.00 / card